

Property Tax Payments, 2002-2003

- Wayne County -

Indiana Legislative Services Agency

June 2005

The Indiana Supreme Court found Indiana's true tax value assessment rules to be unconstitutional in December 1998. Major changes in property tax payments in each county from 2002 to 2003 were caused by several factors, including:

- The move from the old true tax value assessment rules to the new market-oriented rules during the 2002-2003 property tax reassessment.
- Tax levy increases by local taxing units, which are influenced by spending and the availability of other revenue sources.
- The tax restructuring provisions enacted by the General Assembly in 2002 to help mitigate some of the effects of the assessment changes.

*State Tax Credits Increased in
Wayne County from \$13.0
Million in 2002 to \$20.2 Million
in 2003.*

The General Assembly's restructuring provisions increased state tax credits statewide in 2003 from \$1.12 billion to \$1.87 billion, an increase of approximately \$748 million. In Wayne County, state tax credits

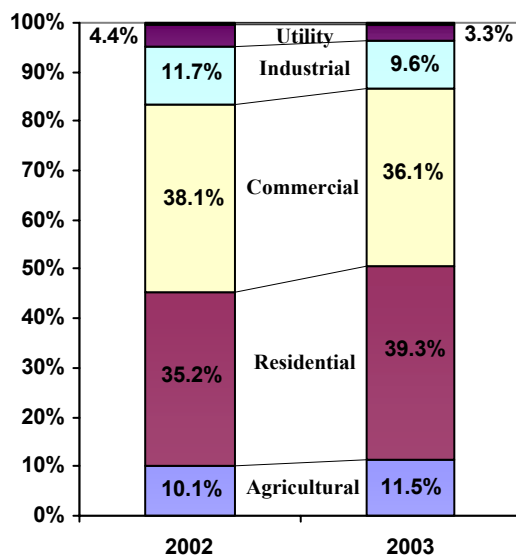
Table 1. Changes in AV and Tax Bills by Property Class for Wayne County, 2002-2003.

Property Class	Change In		
	Total Gross AV	Net AV	Net Tax Bill
Agricultural	98.6%	84.7%	9.4%
Residential (All)	110.2%	74.2%	7.9%
Homestead Only	109.8%	62.3%	-1.5%
Commercial	31.5%	32.3%	-8.2%
Industrial	24.6%	19.8%	-20.7%
Utility	4.7%	-0.2%	-27.5%
Avg. All Classes	68.0%	51.5%	-3.1%

increased from \$13.0 million to \$20.2 million, an increase of \$7.3 million. This paper provides a brief summary of how these factors changed property tax liabilities in Wayne County.

Tax Shifts. Wayne County saw a property tax shift from businesses to residential and agricultural property owners. Tax bills paid by residential and agricultural property owners increased, while tax bills paid by commercial, industrial, and utility property owners decreased (see Table 1). [Restructuring also incorporated an increase in the Utility Receipts Tax to compensate for reduced property tax payments by utilities.] The reason for these shifts between classes of property was that the total of real plus personal property assessed values (AV) of residential and agricultural property increased more than the assessed values of business property. Gross assessed values of agricultural and residential property doubled. Commercial, industrial, and utility assessments rose much less. These figures include the effects of new construction,

Figure 1. Share of Net Property Tax Billings in Wayne County.



* May not total 100% due to taxes paid by exempt/undefined parcels.

demolition and remodeling of property, as well as the effects of reassessment, tax restructuring and levy increases.

Homeowners and Renters. The residential property type includes both homestead and non-homestead residential property. Owners of residential homesteads in Wayne County saw their tax bills decrease while the average residential property increased. Agricultural homestead taxes increased, but at a slightly lesser rate than the average residential property. A property is eligible for the homestead deduction and credit if it is occupied by its owner and is the owner's primary residence. The increase in the homestead deduction from \$6,000 to \$35,000 is the reason that residential net assessed value rose so much less than gross assessed value.

Tax bills on non-homestead residential property, which is primarily rental property, increased much more than for homestead property. Taxes rose because rental assessments increased as much as homestead assessments, but rental property was not eligible for the homestead deduction or homestead credit.

Table 2 shows tax changes for comparable properties, those with physical features that were unchanged from 2002 to 2003. In Wayne County, substantially more residential property owners (including both homeowners and rental property owners) saw tax bill increases than decreases in 2003. Separately, substantially more homestead owners saw decreases rather than increases.

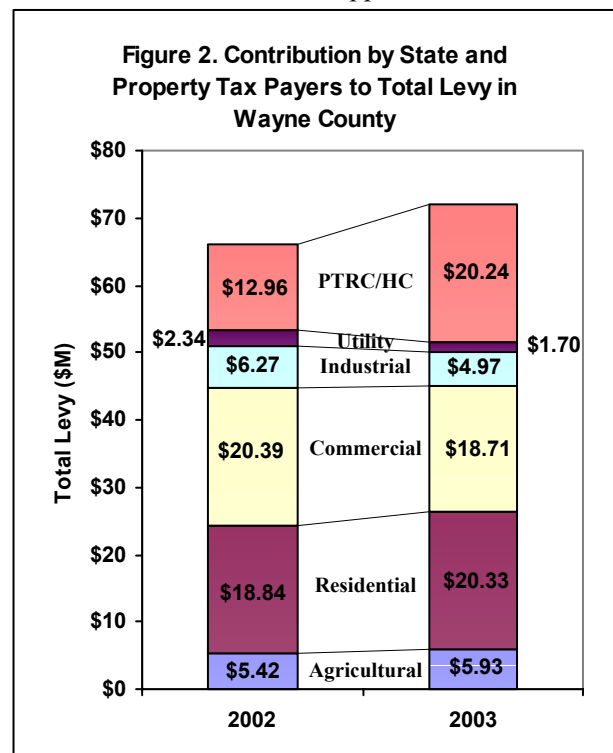
Table 2. Distribution of Net Tax Changes on Comparable Residential Property in Wayne County.				
	Residential - Actual -	Homestead - Actual -	Residential - NO Levy Change -	Homestead - NO Levy Change -
Increased	58.4%	41.0%	49.7%	29.4%
Decreased	41.6%	59.0%	50.3%	70.6%
Increased 100% or More	9.9%	4.2%	8.1%	3.6%
Decreased 25% or More	11.9%	16.8%	19.2%	27.3%
Average Change (\$)	\$53	-\$57	-\$14	-\$126
Average Change (%)	6.8%	-6.5%	-1.8%	-14.3%
* Percentages represent the percentage of parcels affected.				

Not all of the tax bill change was due to reassessment and tax restructuring. Some was due to increases in the tax levies of local units of government. Table 2 shows estimates of what would have happened had tax levies remained unchanged. The estimates are made by recalculating tax rates for 2003 using tax levies from 2002.

With no levy changes, about half of all residential property owners would have seen tax increases, and half would have seen tax decreases. For homesteads, less than one-third would have seen increases and more than two-thirds would have seen decreases. Apart from levy increases, reassessment and restructuring reduced the taxes of many more homeowners than they increased.

Agriculture. Taxes on agricultural property in Wayne County rose. Overall, agricultural business taxes rose more than agricultural homestead taxes. The net assessed value on non-homestead agricultural real property nearly doubled. This reflects the 112% increase in the base rate of farm land, from \$495 to \$1,050 per acre. Agricultural net personal property assessments increased by a small amount.

Business. Taxes on business property fell in Wayne County because assessed values rose much less than



residential and agricultural assessments. Business real property was assessed closer to the market value standard under the old assessment rules than was residential property. Consequently, the shift to market value assessment increased business assessments less. The general rise in assessed values in Wayne County reduced tax rates, and this cut tax bills for owners of property with smaller assessment increases, like businesses.

Tax Restructuring. The tax restructuring of 2002 made significant changes to property tax assessments, deductions, credits, and hence to overall tax payments. Restructuring reversed personal property rule changes which the Department of Local Government Finance had put in place. It replaced one tax break for homeowners, known as the shelter allowance, with a larger (in most cases) homestead deduction. Restructuring also increased property tax replacement credits (PTRC) from the existing 20% credit. PTRC on school general fund levies is now 60% for all property. A 20% PTRC is paid to real property owners on civil levies plus the remaining school general fund levies (after the 60% credit). Restructuring also raised the homestead credit to 20% of net qualifying levies, instead of allowing it to revert to 4% of gross qualifying levies in 2003. Figure 2 shows the net levies paid by each property classification along with the PTRC and state homestead credit contributions. The contribution to local levies in Wayne County by PTRC and state homestead credit payments increased by approximately 56%, from \$13.0 million to \$20.2 million.

Table 3 shows estimates of how Wayne County tax bills would have changed for each property type had tax restructuring not been adopted. Tax increases for residential and agricultural property owners would have been particularly large. The increases in the homestead deduction and PTRC in the tax restructuring reduced the size of these tax increases. Wayne County residential property taxes still increased, on average. However, residential homestead taxes decreased because the reassessment business-to-residential tax shift, plus the increase in the tax levy, was offset by the rise in the homestead deduction and higher state PTRC payments. The larger PTRC payments are also responsible for decreasing taxes on commercial property. The elimination of PTRC for personal property was responsible for reducing the tax cuts received by industrial and utility property. The percentage changes in the “With Restructuring” column of Table 3 correspond to the changes in the net levies in Figure 2.

Table 3. Effect of Tax Restructuring on Tax Bills by Property Type in Wayne County, 2002-2003.			
Property Type	No Restructuring (Estimated)	With Restructuring (Actual)	Difference
Agricultural	19.1%	9.4%	-9.7%
Residential (All)	43.4%	7.9%	-35.5%
Homestead Only	50.8%	-1.5%	-52.3%
Commercial	-2.6%	-8.2%	-5.6%
Industrial	-28.5%	-20.7%	7.9%
Utility	-42.0%	-27.5%	14.6%

List of Attached Summary Tables. Four summary tables are attached to provide additional information regarding assessed values and taxes by property class.

Summary Table 1: Comparison of 2002 and 2003 Net Property Tax Billings by Property Classification. This table summarizes net tax billings for real and personal property by property class. Additional information is provided for subclasses such as homesteads, agricultural homesteads, agricultural land, and rental properties.

Summary Table 2: Comparison of 2002 and 2003 Net Assessed Value by Property Classification. This table summarizes net assessed values for the same property classes described in Summary Table 1.

Summary Table 3: Changes in Assessed Values, Deductions, Credits, and Net Levies. This table summarizes the county-wide changes in tax bill components from 2002 to 2003 for real and personal property by property class.

Summary Table 4: Residential Property Summary. This table summarizes the assessed value and net tax changes from 2002 to 2003 for residential property. The table includes a distribution of net tax changes for comparable residential properties and for the homestead component of residential property. The table also depicts the distribution of changes as if there were no levy increase in 2003.

Wayne County
Changes in Assessed Values, Deductions, Credits and Net Levies
Pay 2002 - Pay 2003

	Total	Agriculture	Residential	Res-Hmstd	Commercial	Industrial	Utility
Pay 2002							
Real Gross Assessed Value	1,482,280,445	210,579,783	791,589,816	638,488,862	307,761,426	164,935,649	6,656,220
Real Deductions	180,299,283	12,909,690	134,943,973	134,943,973	18,480,936	13,802,171	117,523
Real Net Assessed Value	1,301,981,162	197,670,093	656,645,843	503,544,889	289,280,490	151,133,478	6,538,697
Personal Gross Assd. Value	556,527,559	15,901,870	4,939,240	0	425,827,230	38,251,369	71,607,850
Personal Deductions	93,328,391	0	14,490	0	93,313,901	0	0
Personal Net Assd. Value	463,199,168	15,901,870	4,924,750	0	332,513,329	38,251,369	71,607,850
Total Gross Assessed Value	2,038,808,004	226,481,653	796,529,056	638,488,862	733,588,656	203,187,017	78,264,070
Total Deductions	273,627,674	12,909,690	134,958,463	134,943,973	111,794,837	13,802,171	117,523
Total Net Assessed Value	1,765,180,330	213,571,963	661,570,593	503,544,889	621,793,819	189,384,846	78,146,547
Gross Levy	66,501,865	6,628,584	24,792,637	18,744,262	24,657,574	7,594,676	2,801,509
PTRC (Calculated)	11,250,808	1,020,017	4,165,500	3,139,942	4,271,648	1,325,507	463,449
State/County Homestead Cr. (Calculated)	1,976,650	188,777	1,787,873	1,787,873	0	0	0
Net Levy	53,274,407	5,419,789	18,839,264	13,816,447	20,385,926	6,269,169	2,338,060
Pay 2003							
Real Gross Assessed Value	2,812,559,047	433,566,038	1,668,790,097	1,339,313,799	479,441,739	218,542,266	11,569,383
Real Deductions	624,009,360	55,389,340	522,018,716	522,018,716	16,262,763	26,284,881	3,897,818
Real Net Assessed Value	2,188,549,687	378,176,698	1,146,771,381	817,295,083	463,178,976	192,257,385	7,671,565
Personal Gross Assd. Value	611,672,250	16,277,580	5,510,430	0	484,934,434	34,614,596	70,335,210
Personal Deductions	125,440,007	0	0	0	125,440,007	0	0
Personal Net Assd. Value	486,232,243	16,277,580	5,510,430	0	359,494,427	34,614,596	70,335,210
Total Gross Assessed Value	3,424,231,297	449,843,618	1,674,300,527	1,339,313,799	964,376,173	253,156,862	81,904,593
Total Deductions	749,449,367	55,389,340	522,018,716	522,018,716	141,702,770	26,284,881	3,897,818
Total Net Assessed Value	2,674,781,930	394,454,278	1,152,281,811	817,295,083	822,673,403	226,871,981	78,006,775
Gross Levy	72,515,560	8,468,205	31,284,006	21,957,788	24,012,898	6,714,543	2,022,086
PTRC (Calculated)	18,428,000	2,326,273	8,726,899	6,116,035	5,301,916	1,742,558	326,402
State/County Homestead Cr. (Calculated)	2,439,817	211,242	2,228,575	2,228,575	0	0	0
Net Levy	51,647,743	5,930,690	20,328,532	13,613,178	18,710,982	4,971,985	1,695,684
COMPARISONS							
Net Levy Percent Change	-3.1%	9.4%	7.9%	-1.5%	-8.2%	-20.7%	-27.5%
Contributions to Tax Bill Changes, 2002-2003							
Percent Changes	Total	Agriculture	Residential	Res-Hmstd	Commercial	Industrial	Utility
Gross Real AV	89.7%	105.9%	110.8%	109.8%	55.8%	32.5%	73.8%
Gross Personal AV	9.9%	2.4%	11.6%	0.0%	13.9%	-9.5%	-1.8%
Total Gross Assessed Value	68.0%	98.6%	110.2%	109.8%	31.5%	24.6%	4.7%
Net Assessed Value	51.5%	84.7%	74.2%	62.3%	32.3%	19.8%	-0.2%
Gross Levy	9.0%	27.8%	26.2%	17.1%	-2.6%	-11.6%	-27.8%
Net Levy	-3.1%	9.4%	7.9%	-1.5%	-8.2%	-20.7%	-27.5%
Actual State Credits, 2002 and 2003							
	2002	2003	Change	Change%			
PTRC (Abstract)	10,978,341	17,837,840	6,859,499	62.5%			
State Homestead Cr. (Abstract)	1,978,186	2,401,743	423,557	21.4%			
Total State Credits (Abstract)	12,956,527	20,239,583	7,283,056	56.2%			

Comparison of 2002 and 2003 Net Property Tax Billings*
(Scaled to Abstract Values)
By Property Classification**
Wayne County

Property Classification	2002 Net Tax	2003 Net Tax	Difference***	Change***	2002 % of Total Real + Pers	2003 % of Total Real + Pers	Change
<u>Real + Personal</u>							
Agricultural	5,419,789	5,930,690	510,901	9.4%	10.1%	11.5%	1.3%
Residential	18,839,264	20,328,532	1,489,268	7.9%	35.2%	39.3%	4.0%
Commercial	20,385,926	18,710,982	-1,674,944	-8.2%	38.1%	36.1%	-2.0%
Industrial	6,269,169	4,971,985	-1,297,184	-20.7%	11.7%	9.6%	-2.1%
Utility	2,338,060	1,695,684	-642,376	-27.5%	4.4%	3.3%	-1.1%
Exempt	204,465	126,421	-78,044	-38.2%	0.4%	0.2%	-0.1%
Undefined	22,199	9,870	-12,329	-55.5%	0.0%	0.0%	0.0%
Total	53,478,872	51,774,164	-1,704,708	-3.2%	100.0%	100.0%	0.0%
<u>Real Property Only</u>							
Agricultural	5,005,445	5,641,893	636,448	12.7%	9.4%	10.9%	1.5%
Residential	18,695,245	20,226,567	1,531,322	8.2%	35.0%	39.1%	4.1%
Commercial	9,504,418	9,724,020	219,602	2.3%	17.8%	18.8%	1.0%
Industrial	5,000,604	4,095,854	-904,750	-18.1%	9.4%	7.9%	-1.4%
Utility	181,372	127,469	-53,903	-29.7%	0.3%	0.2%	-0.1%
Exempt	204,465	126,421	-78,044	-38.2%	0.4%	0.2%	-0.1%
Undefined	22,199	9,870	-12,329	-55.5%	0.0%	0.0%	0.0%
Total	38,613,748	39,952,094	1,338,346	3.5%	72.2%	77.2%	5.0%
Agricultural Homesteads	2,400,227	2,574,481	174,254	7.3%	4.5%	5.0%	0.5%
Residential Homesteads	13,816,447	13,613,178	-203,269	-1.5%	25.8%	26.3%	0.5%
Total Homesteads	16,216,674	16,187,659	-29,015	-0.2%	30.3%	31.3%	0.9%
Non-Homestead Residential	4,878,798	6,613,389	1,734,591	35.6%	9.1%	12.8%	3.7%
Apartments (Over 4 Units)	1,479,652	1,933,354	453,702	30.7%	2.8%	3.7%	1.0%
<u>Personal Property Only</u>							
Agricultural	414,344	288,797	-125,547	-30.3%	0.8%	0.6%	-0.2%
Residential	144,019	101,965	-42,054	-29.2%	0.3%	0.2%	-0.1%
Commercial	10,881,508	8,986,962	-1,894,546	-17.4%	20.3%	17.4%	-3.0%
Industrial	1,268,565	876,130	-392,435	-30.9%	2.4%	1.7%	-0.7%
Utility	2,156,688	1,568,215	-588,473	-27.3%	4.0%	3.0%	-1.0%
Total	14,865,124	11,822,069	-3,043,055	-20.5%	27.8%	22.8%	-5.0%
Total Depreciables	6,630,568	4,528,516	-2,102,052	-31.7%	12.4%	8.7%	-3.7%
Total Inventory	8,090,537	7,191,589	-898,948	-11.1%	15.1%	13.9%	-1.2%
<u>Agricultural Only</u>							
Ag Non-Hmstd Real	2,605,218	3,067,412	462,194	17.7%	4.9%	5.9%	1.1%
Ag Personal	414,344	288,797	-125,547	-30.3%	0.8%	0.6%	-0.2%
Total Ag Business	3,019,562	3,356,209	336,647	11.1%	5.6%	6.5%	0.8%
Ag Homesteads	2,400,227	2,574,481	174,254	7.3%	4.5%	5.0%	0.5%

* "Tax billings" for real property refers to the net taxes charged per the parcel level data received from county auditors and assessors, scaled to values reported on the county auditor's abstract.

* "Tax billings" for personal property refers to the net taxes charged on the personal property assessed value reported on the county auditor's abstract.

** Property class was determined using a combination of county auditor parcel-level real property tax data, county assessor parcel-level real property assessment data, county auditor abstracts, Form 15 personal property assessment data, business and farmer's personal property tax returns over \$150,000 AV, and state distributable utility tax returns.

*** Net tax changes from 2002 to 2003 include effects of changes in assessment methods, local levies, real property physical characteristics, property use, personal property held or acquired, deductions, and credits.

Comparison of 2002 and 2003 Net Assessed Value*
(Scaled to Abstract Values)
By Property Classification**
Wayne County

Property Classification	2002 Net AV	2003 Net AV	Difference***	Change***	2002 % of Total Real + Pers	2003 % of Total Real + Pers	Change
<u>Real + Personal</u>							
Agricultural	213,571,963	394,454,278	180,882,315	84.7%	12.1%	14.7%	2.7%
Residential	661,570,593	1,152,281,811	490,711,218	74.2%	37.3%	43.0%	5.6%
Commercial	621,793,819	822,673,403	200,879,584	32.3%	35.1%	30.7%	-4.4%
Industrial	189,384,846	226,871,981	37,487,135	19.8%	10.7%	8.5%	-2.2%
Utility	78,146,547	78,006,775	-139,772	-0.2%	4.4%	2.9%	-1.5%
Exempt	6,319,305	6,218,086	-101,219	-1.6%	0.4%	0.2%	-0.1%
Undefined	712,561	493,681	-218,880	-30.7%	0.0%	0.0%	0.0%
Total	1,771,499,634	2,681,000,015	909,500,381	51.3%	100.0%	100.0%	0.0%
<u>Real Property Only</u>							
Agricultural	197,670,093	378,176,698	180,506,605	91.3%	11.2%	14.1%	2.9%
Residential	656,645,843	1,146,771,381	490,125,538	74.6%	37.1%	42.8%	5.7%
Commercial	289,280,490	463,178,976	173,898,486	60.1%	16.3%	17.3%	0.9%
Industrial	151,133,478	192,257,385	41,123,907	27.2%	8.5%	7.2%	-1.4%
Utility	6,538,697	7,671,565	1,132,868	17.3%	0.4%	0.3%	-0.1%
Exempt	6,319,305	6,218,086	-101,219	-1.6%	0.4%	0.2%	-0.1%
Undefined	712,561	493,681	-218,880	-30.7%	0.0%	0.0%	0.0%
Total	1,308,300,467	2,194,767,772	886,467,305	67.8%	73.9%	81.9%	8.0%
Agricultural Homesteads	98,629,082	180,361,477	81,732,395	82.9%	5.6%	6.7%	1.2%
Residential Homesteads	503,544,889	817,295,083	313,750,194	62.3%	28.4%	30.5%	2.1%
Total Homesteads	602,173,971	997,656,560	395,482,589	65.7%	34.0%	37.2%	3.2%
Non-Homestead Residential	153,100,954	329,476,298	176,375,344	115.2%	8.6%	12.3%	3.6%
Apartments (Over 4 Units)	44,626,715	91,017,548	46,390,833	104.0%	2.5%	3.4%	0.9%
<u>Personal Property Only</u>							
Agricultural	15,901,870	16,277,580	375,710	2.4%	0.9%	0.6%	-0.3%
Residential	4,924,750	5,510,430	585,680	11.9%	0.3%	0.2%	-0.1%
Commercial	332,513,329	359,494,427	26,981,098	8.1%	18.8%	13.4%	-5.4%
Industrial	38,251,369	34,614,596	-3,636,773	-9.5%	2.2%	1.3%	-0.9%
Utility	71,607,850	70,335,210	-1,272,640	-1.8%	4.0%	2.6%	-1.4%
Total	463,199,168	486,232,243	23,033,075	5.0%	26.1%	18.1%	-8.0%
Total Depreciables	213,572,550	197,601,604	-15,970,946	-7.5%	12.1%	7.4%	-4.7%
Total Inventory	244,701,868	283,120,209	38,418,341	15.7%	13.8%	10.6%	-3.3%
<u>Agricultural Only</u>							
Ag Non-Hmstd Real	99,041,011	197,815,221	98,774,210	99.7%	5.6%	7.4%	1.8%
Ag Personal	15,901,870	16,277,580	375,710	2.4%	0.9%	0.6%	-0.3%
Total Ag Business	114,942,881	214,092,801	99,149,920	86.3%	6.5%	8.0%	1.5%
Ag Homesteads	98,629,082	180,361,477	81,732,395	82.9%	5.6%	6.7%	1.2%

* "Net Assessed Value" for real property refers to the gross AV less deductions per the parcel level data received from county auditors and assessors, scaled to values reported on the county auditor's abstract.

* "Net Assessed Value" for personal property refers to the gross personal property assessed value reported on the county auditor's abstract less the deductions reported on the abstract.

** Property class was determined using a combination of county auditor parcel-level real property tax data, county assessor parcel-level real property assessment data, county auditor abstracts, Form 15 personal property assessment data, business and farmer's personal property tax returns over \$150,000 AV, and state distributable utility tax returns.

*** Net AV changes from 2002 to 2003 include effects of changes in assessment methods, real property physical characteristics, property use, personal property held or acquired, and deductions.

**Wayne County
Residential Property Summary
2003 Reassessment**

Property Type	Change in Gross AV 2001 to 2003	Change in Net AV 2001 to 2003	Change in Net Tax 2002 to 2003	Change in Net Tax With NO Cert. Levy Chg. 2002 to 2003
All Real Residential Properties	114%	78%	9%	1%
Comparable Residential Real Prop.	109%	73%	7%	-2%
Comparable Homesteads	106%	57%	-6%	-14%

Distribution of Net Tax Changes on Comparable Residential Property

% Change		2002 to 2003 Actual Bills All Residential Property		2002 to 2003 Actual Bills Homesteads Only		2002 to 2003 Recomputed Bills With NO Certified Levy Change All Residential Property		2002 to 2003 Recomputed Bills With NO Certified Levy Change Homesteads	
Over	300%	560	2.4%	198	1.2%	497	2.1%	184	1.2%
200% to	300%	373	1.6%	115	0.7%	292	1.2%	92	0.6%
100% to	200%	1,388	5.9%	368	2.3%	1,124	4.8%	290	1.8%
50% to	100%	3,030	12.8%	799	5.0%	2,265	9.6%	607	3.8%
25% to	50%	3,159	13.4%	1,186	7.4%	2,917	12.3%	821	5.1%
10% to	25%	2,521	10.7%	1,713	10.7%	2,180	9.2%	1,108	6.9%
5% to	10%	1,084	4.6%	924	5.8%	858	3.6%	561	3.5%
0 to	5%	1,687	7.1%	1,232	7.7%	1,609	6.8%	1,024	6.4%
0 to	-5%	1,265	5.3%	1,152	7.2%	1,092	4.6%	935	5.9%
-5% to	-10%	1,466	6.2%	1,391	8.7%	1,323	5.6%	1,195	7.5%
-10% to	-25%	4,297	18.2%	4,194	26.3%	4,948	20.9%	4,763	29.9%
-25% to	-50%	2,439	10.3%	2,360	14.8%	3,995	16.9%	3,894	24.4%
Below	-50%	377	1.6%	312	2.0%	546	2.3%	470	2.9%
		23,646	100.0%	15,944	100.0%	23,646	100.0%	15,944	100.0%
Parcels With Increases		13,802	58.4%	6,535	41.0%	11,742	49.7%	4,687	29.4%
Parcels With Reductions		9,844	41.6%	9,409	59.0%	11,904	50.3%	11,257	70.6%
Average \$ Change		\$53		-\$57		-\$14		-\$126	
Average % Change		6.8%		-6.5%		-1.8%		-14.3%	

"Comparable Properties" = Properties with a record in both years that have improvements in both years OR no improvements in both years.

Data Source: 2001 and 2003 County Parcel Tax Data - County Auditor and County Assessor

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